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- 77. Mary Brooks, "Housing Trust Funds: Lessons from Inclusionary Zoning," in <u>Inclusionary Zoning Moves Downtown</u>, eds. Dwight Merriam, David J. Brower, and Philip D. Tegeler (Washington, D.C.: Planners Press, 1985), p. 12.
- 78. Some identify <u>redlining</u> as the refusal to make any mortgage or home improvement loans in particular areas without regard for the individual characteristics of the borrower or the property, as though a red line had literally been drawn around certain blocks on a map. Others say that redlining occurs if the institution lends on different terms in certain areas.
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- 82. Sheryl Overturf, <u>The Community Reinvestment Act and Community Credit Needs</u> (Masters Thesis, University of Texas, 1980), p. 11.
 - 83. Edwin Daniel, "Redlining," Journal of Housing, vol. 32, no. 9 (October 31, 1975), p. 442.
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- 85. The term <u>depository institution</u> means any commercial bank, savings bank, savings and loan association, building and loan association, homestead association or credit union which makes federally related mortgage loans as determined by the Board of Governors of the Federal Reserve System.
- 86. Standard metropolitan statistical areas (SMSAs) are major population centers around the U.S. designated by the Bureau of the Census. Census tracts are favored over zip code divisions because they correspond more closely with socioeconomic and physical boundaries within inner-city neighborhoods.
- 87. More specifically, the information to be included in the annual disclosure are the numbers and dollar values of (1) conventional mortgages, (2) government and insured loans (FHA or VA), and (3) home improvement loans.
- 88. Some have questioned the validity of this assumption. Because of differences among areas in the level of demand for loans, savings-to-mortgage ratios vary from one area to another. In some older neighborhoods, many homes are debt free. Valid comparisons, they argue, cannot be made between these neighborhoods and newer ones where the demand for mortgage loans is great.
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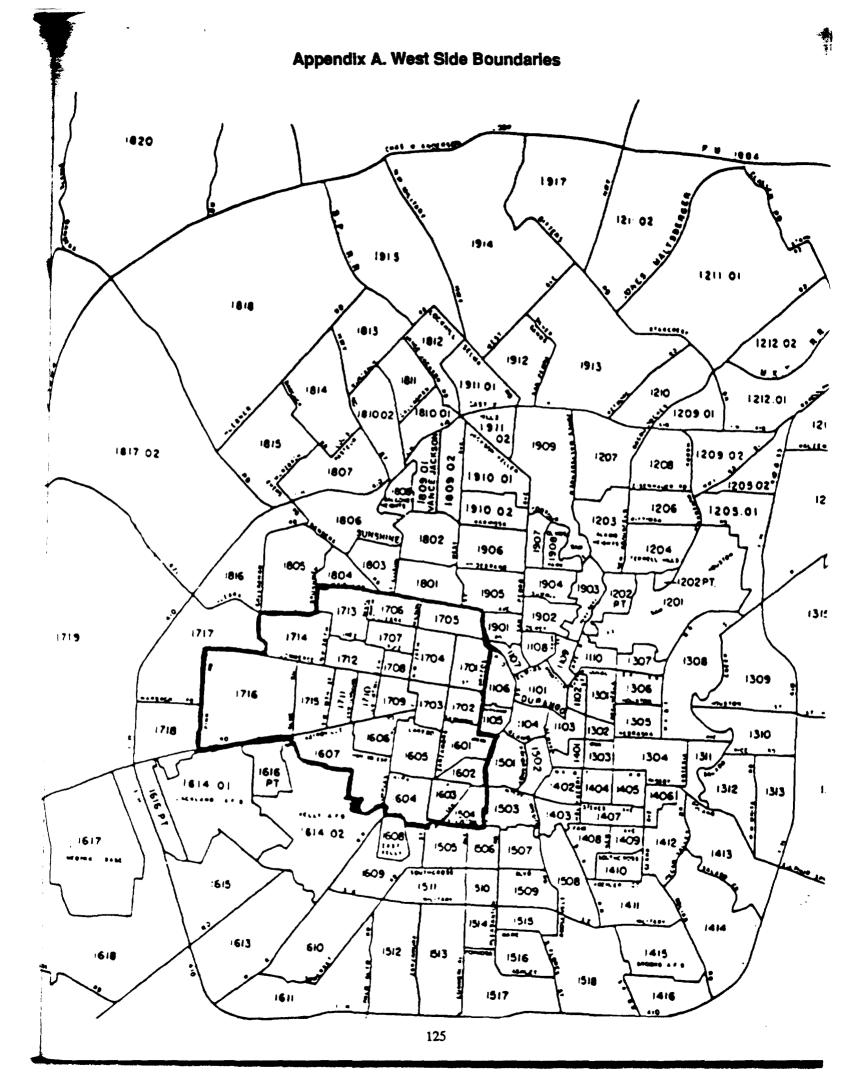
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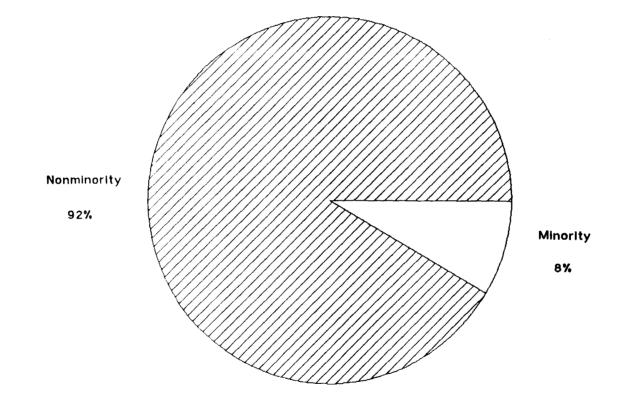
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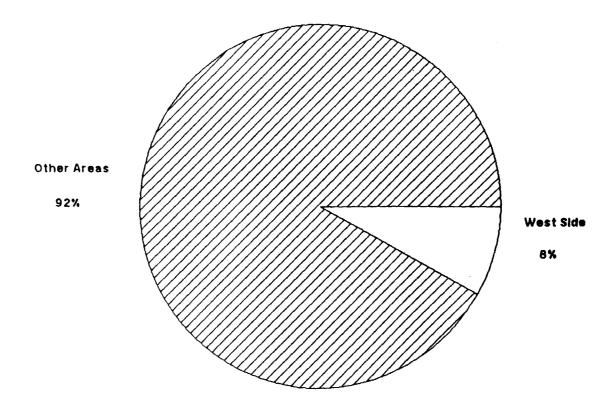
Appendix B. 1. City Council Awards Fiscal Year 1989



Total Awards -- \$112 Million

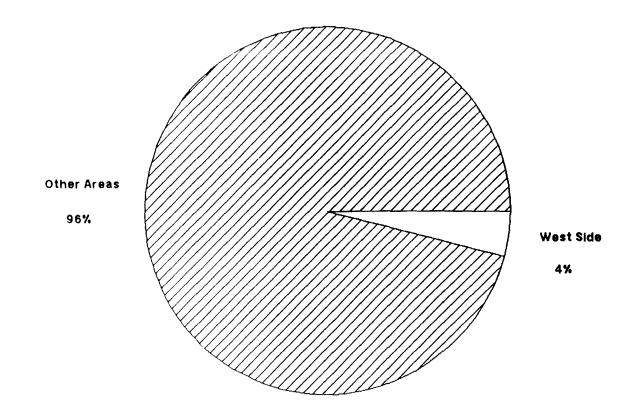
Source: Small and Minority Business Advocacy Program Computer Printout, San Antonio, Tex., 1989.

Appendix B.2. Certified Minority-Owned Firms on the West Side

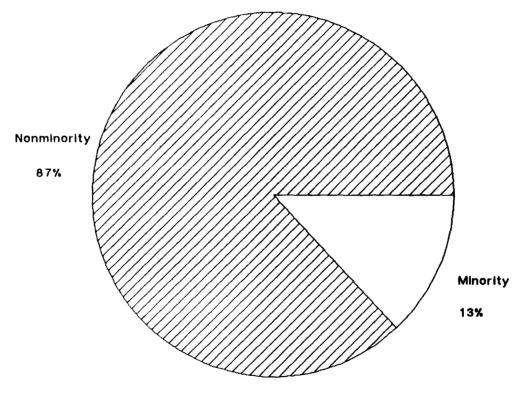


Source: Small and Minority Business Advocacy Program Computer Printout, San Antonio, Tex., 1989.

Appendix B.3. Certified Minority-Owned Firms on the West Side Professional Service Firms as of November 11, 1989



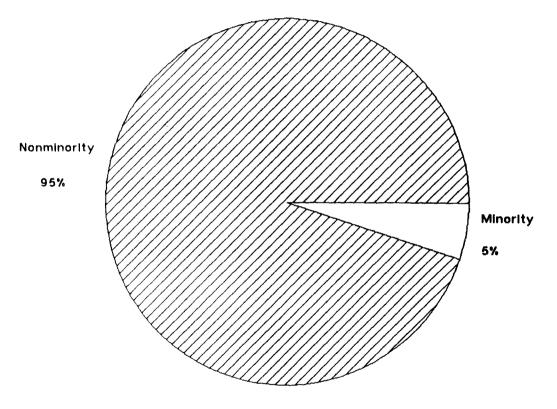
Appendix C.1. City of San Antonio Total Contracts Fiscal Year 1989



Total Awards -- \$178 Million

Source: Small and Minority Business Advocacy Program Computer Printout, San Antonio, Tex., 1989.

Appendix C.2. City of San Antonio Expenditures on Construction Contracts, Fiscal Year 1989



Total Awards -- \$95,950,951

Minority Participation Goal -- 20%

Source: Small and Minority Business Advocacy Program Computer Printout, San Antonio, Tex., 1989.